ROBS BANK OF \$700,000;

PIRST NATIONAL'S NOTE TELLER GONE-HAS BEATEN THE RECORD.

He Is Cornellus L. Alvord, Jr., a Nephew of Thursday After Seeing His Lawyer, Who How He Hid It, and How the Money Went Horses-Bank Fills the Hole Out of a Special Reserve Fund Without Touching Its Puber So, but Has Not Got Any Yet.

The First National Bank at Broadway and Wall street has been robbed of \$700,000 or thereabouts by its note teller, Cornelius L. Alvord, Alvord has been in the employ of the bank for something like twenty years, is 50 years old and weighs 200 pounds. He has disappeared. Just how long his defalcations have been carried on or in just what manner the bank officers had not learned yesterday or if they had learned they were very careful not to say so. The announcement, which was made just before the close of business, created no less surprise than interest in Wall Street as the First National Bank is one of the last banks in which such misfortune would have been looked for. It is also one of the banks which would feel even a three-quarter million

The formal statement issued by the bank announcing the defalcation is as follows:

"The note teller, who has been in the First National Bank for many years, is a defaulter to a large amount. His operations have continued for a considerable period and have been skilfully concealed through a manipulation of his balance book.

"The discovery was made by one of the bank employees a few days after the completion of the examination of the bank by the United States examiner.

"During the continuance of his peculations periodical examinations have been made by several distinct corps of examiners representing the Comptroller's Department, all expert accountants; and the bank has also had frequent ndependent examinations, neither of which has developed any irregularity.

"The aggregate of the false entries, amounting to \$700,000, has been charged off on the books of the bank out of the reserve fund, without diminishing the surplus [\$5,000,000], and profits [\$4,114,251.30] of the bank as reported in its last published statement. It is also expected that the shortage will be materially reduced by a substantial sum, which there is fair

prospect of recovering." In the formal statement not even the name of the defaulting teller was given and the officers of the bank were extremely reticent yesterday afternoon when asked for any details further than the outline given. The teller's name was given in answer to questions, but little else could be learned about him from the bank officers. They would tell nothing as to the methods by which he obtained the large sum with which he made away or how long he had been falsifying his accounts; but it was said to be quite possible that they had not discovered how he had done his crooked

The defalcation is the biggest in the history of the Street, according to the statement made against a fund in hand whice downtown yesterday. The Bank of the Man-stockholders do not know of." hattan Company was robbed by a defaulter of about \$168,000 and the Phoenix National Bank Hine responded.
of about \$300,000. Samuel C. Seely got \$354,"Would you n 000 from the Shoe and Leather National Bank | in that fund now?" and only a few months ago completed the theft In 1891, after the death of John T. Hill, I Then be laughed. President of the Ninth National Bank, a defalcation of \$400,000 was discovered which was charged to him.

Cornelius L. Alvord, Jr., is a nephew of the late Thomas G. Alvord of Syracuse, familiarily known as "Old Salt," formerly Lieutenant-Governor of this State and many times Speaker of the Assembly. Cornelius Alvord came here from the country something like twenty years ago and went to work in the First National Bank as a clerk. He was latterly earning a salary variously stated at from \$3,500 to \$5,000 a year, the bank officers refusing to make public the exact amount Alvord lived at 227 Summit avenue. Mount Vernon. He was supposed in Mount Vernon to be a wealthy man and a circumspect citizen. He usually got home about 10 o'clock in the evening.

Down at the bank, however, he was described as having something of a "sporty" spirit, and he was known familiarly as "Big Tom," in allusion to his great size. He is florid and has light hair and in his general appearance resembled the Hon. William F. Howe. He has a wife and three children at Mount Vernon, and so far as the officers of the bank knew yesterday there is no woman involved in the story of his thefts from the bank

Alvord's place in the bank was in a wire cage in the basement. His duty included the handling of the incoming mail and all drafts and collection items. He sent runners out to make these collections and in this way handled an enormous sum. The duties of note teller usually are to make all discount collections of the bank and to collect the checks and notes deposited with the bank for collection by out-of-town banks. It is reported that Alvord also handled press. He also handled the Clearing House sheet showing the checks on other banks that Also he prepared the showing of cash exchanges

-the money received and sent out by the bank through which such statements are made public. Some of Alvord's acquaintances thought his supposed salary, but they heard that he was making money by speculation in the Street with bank in February, 1879, he had been regular in reporting for business and attending to the occasions only, each time by reason of illness. When he was away the work of his desk was allowed to accumulate for him, it is said, no substitute being stationed there.

of Alvord's defalcations was made. One of the stories is that the bank examiners were at the bank one day last week and that Alvord apparently had some premonition that day that his peculations had come or would come to light. He left the bank early in the afternoon of that day and according to the story came back to the bank between halfpast 8 and 9 o'clock that evening and get one of the watchmen to look in and tell him if there was any one working in his cage. The watchman brought back word that the Vice-President, two assistant custiers and two or three strangers were at work in that department. Alvord asked what they were doing and the watchman replied that they were working over quarters, said that Alvord went away from the

Why So Many Travel This Way:

ecause we like beautiful scenery, prosperous and growing towns, and when the train stops are arrived somewhere. That is why we travel he New York Central."—Commercial Traveler.

Poland! Poland! Poland! Poland!

Passed at Mount Vernon for a \$40,000-a- It was Alvord's usual time for starting home, Year Man-How Long He Has Been Stealing. about 4 o'clock in the afternoon, and the mes-

that amination because of suspicions had arison. Alvord, according to the story, had sent five tally checks up to the main banking room on the main floor of the building, "Old Sait"-Said to Have Disappeared on and apparently had not had a chance to make certain alterations in the books to correspond with the slips when the bank officers sent Thinks He Knows Where He Is-Aivord for him to ask him to make some explanations. senger who went to the basement to find him Not Revealed-Probably Lost on Stocks and returned with word that he had just gone. He has not been seen since. The officers of the bank became suspicious

and set accountants of their own at work on lished Surplus-Hopes to Recover \$200.000 | the books. Within an hour, it is said, discovery was made that several hundred dollars of the bank's money had disappeared, money that it had been supposed had been paid t out-of-town banks. The American Banking Association was notified, and the Pinkerton agency was asked to keep track of Alvord. Detectives went to his home and watched a night, according to the story, but learned that he had not gone there from the bank that day One story says he has not been home since Thursday morning. The bank officers would not say yesterday that the local police had been notified or had anything to do with the case against Alvord and it could not be learned that any warrant had been sworn out for him. At Police Headquarters it was said that the theft had not been reported there and that the central office men were not looking for Alvord.

The examination of Alvord's books was entinued and his stealings were found to have reached almost three quarters of a million dollars. President George F. Baker of the bank did not make any formal statement yesterday He said in response to questions that he was much exercised over the matter and that he desired to get to his home after business hours leaving to Vice-President F. L. Hine, the task of superintending the investigation, and leaving it to Mr. Hine to make the publinnouncement of Alvord's defalcation. Baker went to Tuxedo. He said that Mr. Hine would tell all that had been discovered. It was said yesterday afternoon that up to noon of yesterday the First National Bank had communicated with half a hundred outof-town banks before it learned the extent of Alvord's stealings. When Mr. Hine was asked how it was possible for Alvord to get hold of so much cash without being detected, he replied: "Ah, now you are getting at it. That is

the question that is interesting. When it is answered we shall know much more about the matter.'

Mr. Hine said that there was no reason to suspect any other employee of the bank and that there was no indication of any collusion, either with another employee or with any depositor of the bank.

With reference to the statement in the bank's formal announcement that the \$700,000 lost had been charged off out of the reserve fund without diminishing the bank's surplus and profits, Mr. Hine was asked in what account the reserve fund appeared. A copy of the bank's last published statement, dated Sept. 5, was referred to when the question was asked. "Oh," said Mr. Hine, "it isn't in that statement "

"Then you carry a reserve fund that is not reported?

"Then you have simply charged off this loss against a fund in hand which officially the "I am not prepared to say that exactly," Mr.

"Would you mind telling how much is left

"A bond would not make much difference in a case like this," he added. When pressed to explain how Alvord succeeded in stealing the money, he said:
"You wouldn't understand it if I did."

"Will not the bank make any statement later on the subject?" "It will not. The public would not understand if we explained. Later we may explain to a competent bank official if any such desire

Mr. Hine said that Alvord received all the notes, specie and currency from out-of-town

correspendents. "Did he hypothecate the notes?" he was asked.

took the cash." "Do you blame the bank examiners for not having detected the thefts?"

"No more than we blame ourselves." "Do you think Alvord could have stolen al this money without the collusion of others in the bank?"

"He did, didn't he?" "You are quoted in an afternoon paper as saying that you were looking for the 'other big thief in the bank."

"I never said any such thing. I don't think there were any confederates." Concerning Alvord's habits Mr. Hine added that Alvord could not have been squandering money in Saratoga this summer because he was not away from the bank at all. They knew he had been an extremely high liver. Mr. Hine would not say anything about his sus-

picions as to how Alvord got rid of the bulk of

his stealings. The condition reflected in Mr. Hine's the cash shipped by the First National by ex- statements excited a great deal of interest Among the explanations advanced was this, by one bank officer: He suggested were handled by the First National, or kept that the assets of the bank might be the record of the Clearing House exchanges. | carried at less than the market value and that so it might not be necessary to charge the surplus account, as it appears on the books, each week, giving it to the various agencies with this loss. An offset could be made to this loss by advancing such assets on the books to the market prices of the securities now held he was living rather sumptuously for a man of | below their market prices. Another banker said that the First National Bank carried a vast amount of securities as assets on which a relative. Since he first went to work for the there was a large profit, and out of this they could charge off this big defalcation. This banker is one of the best known in the street, duties of his place. He was absent on three | but he was only suggesting an explanation that might be possible. He did not presume to

speak for the First National Bank Bank officers said yesterday that in most of the local barks another teller, known as the letter teller, opens the mail in the morning, making a record of all the items received before turning them over to the note teller, thus acting sa check upon the latter. It is the system for the note teller to check up his items every day and deposit his cash with the receiving teller. The receiving teller and the note teller also make up the daily Clearing House sheet, and in the opinion of bank officers the First National Bank's system must have been different from that of other banks, or otherwise it would have been necessary for Alvord to arrange for the falsification of many of the books and accounts | with a big stable. He purchased the property of the bank, a thing manifestly impossible for him to undertake alone.

Alvord has naturally in the course of his service at the bank gone through many previous books and papers and doing some figuring. examinations, both by officers of the bank. This story, which percolated through various and by the national bank examiners. How he managed to cover up his tracks in stealings that must certainly have extended over a very considerable period indeed will be a very inter-

Saratoga Arondack Water—taken for health you de-rive pleasure, taken for pleasure you acquire nealth. For nerves, stomach, kidneys.—Ade. Poland! Poland! Poland! Poland! is the purest natural spring water in the world. - Ade. Is the purest natural spring water in the world. - Ade.

bank that night but did not go to his home at remarked yesterday on the steps of the United lation. Alvord kept seven fine horses in his Mount Vernon and did not return to the bank. The other story is that on Thursday of last to be able to any considerable extent to beat | two coachmen and two footmen. any of the betting systems common in the week the books were undergoing exgambling world, yet there always seems to be a man able to beat any bank bookkeeping sys-

tem. There will be great curiosity to know last man found out at First National Bank said that the bank was in the dark even as to the manner in which Alvord spent the money he stole. He moved in good society in Mount Vernon and was too quiet and regular there to have his manner of life arouse uspicion. This officer said that it was one of the clerks in the bank who detected something wrong in connection with Alvord or his work and brought the news of his discovery to one of the bank's officers. Alvord, in some way, besion to leave his work very promptly on time ne day, not to come back to it. The bank's officers have been unable, according to the letic Club. He was the owner of a big, finely statements made yesterday, to get track of any accounts in the Street which would represent any possible speculations by Alvord. Gossip had it yesterday, however, that Alvord had been doing some speculating, that he had notions of his own as to how successful speculations could be worked and that he also had | Gladys, 2. interested himself in horse racing. It was one of the finest turnouts there and lived at day. These stories said that Alvord went the carriage. back and forth on the Saratoga Limited. A despatch from Saratoga last night said that

Alvord had no cottage there. The concluding sentence of the bank's formal prospects of recovering a substantial sum which would materially reduce the bank's loss, was supplemented by reports in the Street late in he day that the bank expected to recover something like \$200,000. The reports had it that \$100,000 of this was represented in real is in the ice business. estate and a similar amount in securities. Nobody knew, however, just what the securities were or what the real estate was or just how the recovery was to be made. It was recalled that in some instances to a certain extent similar recovery has been made from gambling places and in certain instances from prokerage firms when it has been shown that they accepted money for speculative purposes from a man known to be a clerk on salary and without known financial means of his own Coal and Iron stock.

Supt. Dougherty of the Pinkerton agency American Banking Association cases involving | friends. orgery, burglary and sneak thieving, but that it did not handle embezzling cases for the association. He would not say, however, that the agency would not take up such cases for individual banks and it is not questioned that the Pinkertons are after Alvord

The bank officers would not say yesterday who made the examinations of Alvord's books ot communicative vesterday.

tails and said the rules of his department prohibited him from making any public statement.

The First National Bank is one of the oldest ways been prominent in Government financial operations, particularly at the time of the reby Jacob Thompson, who was the publisher of the Bank Note Detector, a guide that financial institutions depended on in the old days of Mr. Hine elaborated his statement a little State banks. In recent years the bank has term of imprisonment which he served for his last night. He said that Alvord was not bonded, been connected with what are known in Wall the New Jersey Central interests George F. Baker, President of the bank, and H. C. Fahnestock, Vice-President, are both ey. In the bank's board of directors, besides Mesers Baker and Fahnestock, are F. I. Hine. also a vice-president of the bank; William B. Reed, its cashier, Fisher A. Baker and William Fahnestock. President Baker is also President of the Astor National Bank, and is known as one of the financial advisers of the Astor family. He and his associates have controlled the affairs of the bank for more than fifteen

years. The bank's very strong financial position is indicated by the fact that the official report of its condition as of Sept. 5 showed that "No. He hypothecated no notes. He just it had a surplus and individual profits combined of \$9,114.251, or nearly twenty times the amount of its capital of \$500,000. This is the report:

ı	RESOURCES.		
	Discounts and Time Loans Overdraits United States Bonds, to secure deposits United States Bonds, to secure deposits United States Bonds, to secure circu-	\$5,654,610 12,685 400,430 1,700,000	0
ı	lation	500,000	Ó
	Other Stocks and Bonds	20,110,409	1
Ì	Real Estate \$7,665,477 57	600,000	
1	Legal Tenders and Bank		
j	Notes 1,907,304 00		
	U. S 59,091 13		
	Exchanges 2,982,291 86 Due from Banks 607,997 45		
	Demand Loans 10, 157, 115 22		
		23, 379, 276	-

1		\$32.663,294	74
1	LIABILITIES.		
The second second	Capital Surplus Profits Circulation Deposits, banks \$24,957,695 12 Deposits, individuals 15,040,200 82	5,000,000 4,114,251 496,147	50
	U. S. Deposits. U. S. Bonds Borrowed	39,997,895	94 00 00
	The building in which the First !		nk

the United Bank Building, has housed them since 1881, and when they moved into it Wall Street dubbed the place Fort Sherman, because of the dealings of the bank with the Treasury Department when John Sherman was Secretary of the Treasury. The bank had been doing a moderately profitable business under the presidency of Samuel C. Thompson, when in 1877 a controlling interest was purchased by George F. Baker, who was then cashier, F. A. Baker, F. O. French, Fhenezer Schoffeld, F. F. Thompson, H. C. Fahnestock and the late James A. Garland, who took over the Thompson interest in the institution. The new control were young men, shrewd and active. Messrs, Fahnestock and Garland had been associated with Jay Cooke, and the bank profited largely in placing Government loans under Sherman.

AT MT. VERNON "\$10,000 A YEAR." Alvord Passed for Rich, Kept Seven Horses

Many Carriages and a Boat. MOUNT VERNON, Oct. 23 .- Cornelius Alvord Jr.'s home in this city was on Chester Hill, where he had a \$25,000 house surrounded by fine lawns, in 1893 from the Lucas estate and since the Alvord and his wife have done a great deal of entertaining, and their lavish use of money has been a town topic. A year ago Mrs. Alvord created a sensation at the ball of the Westchester Wheelmen by wearing a \$1,500 lace gown and all her diamonds, which according o the neighbors were worth \$25,000. Mrs. Alvord explained to her friends that her husband, although only a salaried employee, was n a position where he received valuable information about the stock market which enabled him to make \$40,000 a year by specu-

Poland! Poland! Poland! Poland! is the purest natural spring water in the world - Ade.

Soon after Alvord purchased his estate on that neighborhood decided to build a temporary | the confidence of my clients. If I did they church structure on Summit avenue opposite Alvord's house. All of the property in that | looking after Mr. Alvord's interests." this succeeded in doing it. An officer of the neighborhood is restricted and the church people were obliged to get the consent of near-people were obliged to get the consent of near-by property owners before beginning to build, by Alvord especially for this case.

The had been retained to Bryan. In answer to a question as to the duty of Democrats this year, Mr. Magone by property owners before beginning to build. Alvord was the only neighbor who objected The church people went ahead in spite of his protests and he secured an injunction. case was fought out in the courts and decided against Alvord. The pastor of the Chester Hill Methodist Church is the Rev. Dr. C. J. several strangers watching Mr. Alvord's house came suspicious about this time and took occa- and that he had been told that they were Pinkerton detectives.

Alvord was a member of the New York Athequipped naphtha launch, which he kept at Travers Island until last September, when the destroyed.

There are three children in Alvord's family. Helen, 8 years old; Harry Benedict, 5, and

Mrs. Alvord went out for a drive with her said also that at Saratoga last summer he had | two daughters and a maid this afternoon. When she returned a Sun reporter saw her the rate of \$300 a week-some people said \$300 at the house. She was crying when she left

"I have just heard of this thing myself. she said. "Don't ask me anything about it

I don't know. She said afterward that Jacob F. Miller of announcement of the defalcation, referring to | 120 Broadway, New York, was her husband's counsel, and that any inquiries should be made of him

Alvord's father and mother formerly lived with him at Chester Hill, but they are now at their own home up the Hudson. His father

In the Mount Vernon directory Alvord's name appears without any address or reference to his business, and after the name is the following: "All other information refused "

NEW ROCHELLE, Oct. 23 - The name of C. E. Alvord does not appear on the assessment rolls of this city. It was reported that the bank's lawyers had located some property in New Rochelle which Alvord owned and that they would attach it. Augustine Smith, the chairman of the Board of Assessors, went over sufficient to warrant his dealings in stocks.

There was a rumor downtown that Alvord such a name. It is possible, of course, that had lost \$75,000 in one transaction in Tennessee | he may own property in New Rochelle under an assumed name. Alvord was well known in New Rochelle, being a frequent visitor here said yesterday that the agency handled for the and his genial disposition made him many

DETECTIVES IN ALVORD'S HOUSE, An Idea Prevalent That the Man Is Not So Very Far Away.

MOUNT VERNON, Oct. 23.—Three detectives from Pinkerton's agency who came to Mount Vernon on the case to relieve two others who on behalf of the bank. The national bank ex- had been here all day were told that Alvord aminers for this district are Forest Raynor of | had lent money to his relatives and that he had Brooklyn and Charles A. Hanna They were purchased an ice plant in his father a name, the purchase including many icehouses along the Bank Examiner Hanna said last night that | Hudson. The detectives questioned Alvord's the examination of the First National Bank | neighbors to learn whether he had been in nad been concluded. He declined to give any de- Mount Vernon since Thursday. They were told by a druggist that Alvord had paid a hurried visit to his home on Saturday, but they did not believe this story for they knew Alvord's house and richest banks in this country. It has al- had been under surveillance by other Pinkerton men on that day. After questioning the druggist they went to the home of George symption of specie payments. It was founded Primrose the minstrel. Mrs. Primrose said that she and her husband had been intimate friends of the Alvords for two years.

"We exchanged calls frequently," she said. "And although I was surprised to hear of this affair I had an intimation yesterday that it was oming. I knew the house was being watched by detectives but I never suspected that anynot been in Mount Vernon since Thursday last house several times since then and I have seen Mrs. Alvord since then."

Among the other neighbors of the Alvords is W. T. Ames, the real estate man whose home was broken into a few weeks ago by Gregory Carter, known as the "gentleman burglar." Adjoining Ames's house on the same avenue with Alvord's is the house of Robert McCurdy Lord, hired recently to commit suicide in so that his wife might collect \$50,000 life insurance. At 11 o'clock to-night two of the detectives were admitted to the Alvord house by a servant, and it was said that they would remain n the house all night. This gave rise to a

last summer, although this is denied at the played with the Orange A C.

At the Saratoga racetrack, they say, he was well known to the bookmakers, who had enough confidence in him to let him run an account and make good his losses at the end of the week. But he was a quiet man at the track and never created a sensation by plunging. Sam Newman, one of the Saratoga bookmakers, said last night that Alvord's bets did

not average more than \$500 and that the largest bet he ever made was \$1,200. Newman also said that Alverd went to the races alone. Al David, another bookmaker, said that Alvord was frequently accompanied by a woman with blonde hair and dressed in black, who also bet Alvord did not visit the gambling clubs of

Saratoga. The proprietor of one of them said last night that Alvord was not a patron of his or of any of the other places. "We should have known all about him." said the gambling house proprietor, "if he had visited the clubs, and we should have fought shy of him as soon as we learned that he had

anything to do with a bank. That is a rule of the gambling houses." Alvord had apartments at the Hotel Pabst, Broadway and For y-second street, where he and his wife went frequently after the theatre. He is also known at Shanley's.

THINKS HE KNOWS WHERE ALVORD IS. His Lawyer, J. F. Miller, Saw Him on Thursday, the Day He Vanished

Jacob F. Miller, Alvord's lawyer, said last night at his house, 62 West Eighty-ninth street, that he had no statement to make about the matter. It was he who notified Mrs. Alvord of her husband's defalcation. "I have not seen much of Mr. Alvord lately," said Mr. Miller, "net) since he moved uptown

Poland! Poland! Poland! Poland! to the purest natural spring water in the world .- At.

and from there to Mount Vernon."

Mr. Miller was asked when he had seen Mr. Bank building that although no man seemed stable and as many carriages and employed Alvord last. He hesitated for a moment and replied: "On last Thursday, I think it was He came to see me about some business. What Chester Hill, the Methodist church society of it was about I can't tell you, I can't violate wouldn't come to see me at all. I am now during President Cleveland's first term and

It was on Thursday Alvord disappeared. by Alvord especially for this case. "All I can say about that," he replied, "is that | said to THE SUN correspondent:

am looking after Mr. Alvord's business " Further than that Mr. Miller would not make a definite statement. Asked if Alvord had told to him that he was going away a defaulter, Mr. Miller said: "I wont say that Mr. Alvord is a platform, erroneously called Democratic, and North. He said last night that he had noticed | defaulter." He refused to explain that answer more fully. He was asked if he knew where City reaffirmation of that platform and to the Alvord had gone. He said that he didn't know | renomination of Mr. Bryan. exactly but that he had an idea. He wouldn't say whether Alvord had left the country or not

or where he thought he was.

A question which the reporter asked Mr Miller was understood by the latter to mean | Hearing that Mr. Magone was about to declare naphtha tank exploded and the launch was that Alvord had been arrested. He started in his position against Bryan he visited the Demabeen arrested?"

Any other particulars about Alvord Mr. Miller refused to give. His reply was that he could not violate his client's confidence and that the bank officials knew more about the case than he did.

ALVORD CAME FROM SYRACUSE. Had Financial Backing in Syracuse and Hudson-Married a New York Cirl.

Washington, Oct. 23. Cornelius Lansing Alvord, Jr., is about 40 years of age and a son of Alvord of Stockport-on-the-Hudson. He is a nephew of "Old Salt" Alvord of Syracuse. Thomas Alvord, chief clerk of the Congressional Library, a son of "Old Salt," said to-night that if his cousin Cornelius had made away with any funds of the First National Bank he was sure it was in speculation.

I have not seen my cousin for about ten ears," said he, "but he was never extravagant and nothing of a sport. He was thoroughly rusted at the bank where he started about twenty-two years ago. He had wealthy backers in big financial men of Syracuse and Hudson. f this sort through him. He lived at Stockport-on-the-Hudson, where his father has a farm, and William Alvord, his brother, is one of the best-known men in that community. in Harlem somewhere, I believe.

SYRACUSE, Oct. 28 - Cornelius L. Alvord's the Salt Springs Bank and the Bank of Salina. Young Cornelius, as he is known here, was born and brought up in the town of Salina, now a part of the city. When a young man he went New York to live, and has since resided there. His femily moved to the eastern part of the ditions of a year ago. State soon after his departure and the old home here was broken up. Alvord is related to several of the most prominent and wealthy fami lies in Syracuse, and the news of his defalcation created a sensation here.

GAGE DEFENDS BANK EXAMINERS. Says They Could Not Be Expected to Find an

Old Defalcation When the Bank Didn't. said to-night that no report of the defalcation of \$700,000 in the First National Bank of New York has been received by the Treasury Department officials. He said:

'Our examiners cannot be expected to discover an old defalcation where the bank officers thems-lves have not found or suspected it. The First National Bank can stand it easily with a surplus of \$6,000,000."

He went out of town last night, that he knew no more of the defalcation than he had seen in the evening newspapers. His directors of the Central Railroad of New Jer- ing watched. I am sure that Mr. Alvord has | partner, Fisher A. Baker, said at Yonkers that just as soon as the bank recovers a penny s worth of property it will let the newspapers

H. D. OLIVER DIES IN A STREET CAR. Buffalo Business Man Was on His Way to Dinner-known as a College Athlete.

Henry D. Oliver, the Buffalo manager of years ago was a crack carsman and footbell player at the University of Pennsylvania, became ill in a Madison avenue car last evening few minutes after leaving the Hotel Man-lattan, and died before an ambulance surgeon from Flower Hospital could reach him. Ap-learances indicated that the cause of death-tas apoplexy. Mr. Oliver was only 27 years id, but was short and weighed more than two junded bounds.

in the house all night. This gave rise to a rumor that Alvord was under arrest in his own home and that he was to be taken out. At midnight the detectives were still in Alvord's house and it was said it was their intention to remain there to prevent the removal of costly paintings and brice-a-brac which the bank may cause to be seized. Every room in the house was lit up and Alvord's coachman remained on guard at the door.

ALVORD PLAYED THE HORSES.

Bets of From \$500 to \$1.200 - Did Not Buck the Tiger at Sarataga - A Blonde in Black.

Alvord was not a patron of the Tenderioin gambling houses nor was he one of the well-known frequenters of the big restaurants and cafés. He occasionally went to Corbett's saloon late at night and drank whiskey and to the Hotel Imperial cigar counter where he bought 30 cent cigars. The bookmakers say he did frequent Sarataga and was there this last summer, although this is denied at the

SUICIDE'S BODY IN THE RIVER. Left a Note of Farewell to His Friends When He Left Home.

Capt, Marshall of the barge Royal Blue found the body of a man, about 40 or 45 years old, in the Hudson River off Sixth street, Jersey City, yesterday afternoon. The body was removed yesterday aiternoon. The body was removed; to Speer's morgue. Letters were found in the pockets addressed to Jacob Bloomer, 312 Seventh avenue, and also to Mr. Bloomer, care of Mr. Malone, northwest corner of Ninth avenue and Twenty-eighth street, this city. A business card bore the name and address of C. Bruns & J. Bloomer, manufacturers of cigars, 204 Seventh avenue.

avenue.

The son-in-law of Bruns, the cigar maker, said last night that the drowned man was undoubtedly Jacob Boomer of 142 West Twenty-ninth street, this city Bhomer was in debt and had had trouble in his business. He went away a week ago Monday night and left a note in which he said good by to "all his friends" and asked that his watch be given to his brother.

Yale's Fresh Freshmen. NEW HAVEN, Conn., Oct. 23 - According to the Yale Daily News the present freshman class

at Yale is "the freshest of the fresh." In a scathing sour on the freshmen the News says editorially: editorially:

"The present freshman class, as a whole, are the youngest acting lot that have come to Yale for a long time. If their wonted actions exhibited merely freshness, we would sladly excuse them; but when they perpetrate misdemeanors which is likely to do their college as well as themselves serious injury we feel justified in scoring them. One favorite amusement is to annoy the street car conductors by disconnecting the trolley. This is a mild example of their many capers."

No Jim Crow Street Cars in New Orleans. NEW ORLEANS, La., Oct. 23.—The New Orleans City Council to-night, by a vote of 12 to 4, defeated the ordinance proposing to re-adopt the star car system and compet the negroes to use eparate street cars from the whites

is the purest natural spring water in the world. -- de

DANIEL MAGONE FOR M'KINLEY. The Northern New York Democratic Leader

Is Against Bryan. OGDENSBURG, Oct. 23 - Daniel Magone of this city, Collector of the Port of New York many years the Democratic dictator in northern New York, announced to-day his opposition

I cannot give my support to any party, no matter by what name it is called, which seeks control the Supreme Court of the United States. I was and am opposed to the Chicago of course was and am opposed to the Kansas

A story told here illustrates Mr. Magone's position. A teacher in one of the public schools Is an ardent Bryanite. He is a ready talker and considers himself invincible in argument a surprised manner and said: "What, has he ocratic leader, saying he had called to convince | drugged, placed in a rab with four men, driven nim that if he had made up his mind to vote

to you that you would first tell me why you assaulted by three of her companions. When cannot vote for Mr. Bryan, if, indeed, it is true they found she still remained unconscious after that you will not do so."

anded to him Mr. Magone turned to the Ten Commandments and pointed to these words, Thou shait not steal. "There," said Mr. Magone, "is the principal reason why I cannot and will not vote for Mr.

Bry an. INVITATION TO ADMIRAL SAMPSON. Alabama People Wish to Express Their Feel-

ings of Regard by a Reception. BIBMINGHAM, Ala., Oct. 23.-President J. M. Faulkner of the Alabama State Fair Association to-day wired Lieut. Richmond Hobson authority to extend to Admiral Sampson an invitation o visit Birmingham. All expenses of the Adsiral will be borne by the Birmingham people, and receptions as cordial as any ever extended I am very much surprised to hear of any trouble to public men are promised. It is desired that the Admiral come here Nov. 8, on which day Gen. Wheeler and Lieut, Hobson will be here Hobson will deliver an address and will pay his respects to Admiral Sampson, which, it is deornelius married a New York girl who lived sired, shold be heard by the Admiral in person Since the speech of Lieut. Hobson at Selma in which a high tribute was paid Admiral father, Cornelius, was one of the founders of Sampson and the announcement was made that that naval officer was dying with a broken heart, much discussion favorable to the Admiral has been aroused throughout Alabama. The press of the State are saying the kindest things now of Admiral Sampson, a reversal of con-

PORT LIMON'S BIG FIRE.

Only Three Stores Left Standing-Crazy Convict Believed to Have Started the Blaze.

NEW ORLEANS, Oct. 23.—Passengers from Port Limon, Costa Rica, give a full account of the great fire which occurred in that town last week. It is believed that the fire was started by an escaped convict from Colombia. WASHINGTON, D. C., Oct. 23.—Secretary Gage | He rushed from one of the burning buildings half nude, and, armed with a machete, endeavored to prevent the firemen putting out the fire. He was finally shot down and killed. The bucket brigade was unable to handle the fire, and a large force of men was employed in pulling down houses to prevent the spread of the flames. This failed and gunpowder was used to destroy the buildings. The fire was checked in this way.

checked in this way
Among the heavy losers was the United Fruit
Company The total loss was \$1,134,000; insurance, \$366,000. Only three stores remained

No Property Recovered Yet.

Charles A Peabody, Jr., is counsel for the bank. He went out of town last night, saying houses during the fire took refuge with their

he International Paper Company, who four | The Aliris was driven by wind and sea about

York State College of Forestry had been re-quested to furnish six professional foresters for the Philippine Islands. Four students have signified their willingness to go.

To Illuminate Dewey Arch for Bryan! National Association of Democratic Clubs applied for, and yesterday the Council voted to grant, permission to illuminate the Dewey Arch and columns with electric lamps on the night of Oct. 27, in honor of Bryan and Aguinaldo. Aguinaldo.

Poland ! Poland ! Poland ! Poland ! is the purest natural spring water in the world -- de.

PATERSON MURDER HORROR

MILL GIRL WAS DRUGGED AND DONE TO DEATH BY FOUR MEN.

Campbell, Kerr and Death Have Confessed, but McAlister Remains Obdurate - Took the Girl Unconscious in Cab to a Lonely Spot and Three Assaulted Her-Brought Her Lifeless to a Doctor and Then Drove With Her to Spot Where Body Was Found-Corpse Allowed to Falt So the Head Struck Jagged Edge of Stone-All of the Prisoners Well Known and Two of Them Are Married.

PATERSON, N. J. Oct. 23,-The last trace

f mystery surrounding the killing of Jen-

hie Bosschieter. the seventeen-year-old girl whose body was found near the Wagaraw Bridge over the Passile River on Friday morning last, has been cleared away The girl was fured to a drinking place about a o'clock on Thursday night There she was to a remote place on the outskirts of the town, for McKinley he was wrong. Said the teacher: taken unconscious to the ground and there, "Mr. Magone, I wish before I say anything being then in a dving condition, was criminally taken unconscious to the ground and there, being put back in the carriage and after all their Mr. Magone called a servant and asked him efforts to restore her failed they o bring his Bible. When the book had been with her to the house of a doctor in Paterson who came down to the sidewalk, examined her in the carriage and pronounced her dead Then the carriage was driven to the remote place near Alyea's ice house and there the dead girl was lifted out, carried to the place where he body was found, thrown down like a dead og and her head deliberately smashed against he ragged-edged rock on which it rested when he body was discovered by one of Alyea's imployees early the next morning. That is he story in outline of what is regarded as one the most horrible crimes in the history of New Jersey. The deed was the work of four men ranging in age from 41 to 24, every one of whom is of excellent family and who, with one exception, stood well in public estimation in the community. All were active business men, I wo of them are married, one with a wife and everal children and the other with a bride of five weeks. The brother of one of them is a former Judge and is married to a sister of the Mayor of Paterson. All four of them are under arrest and locked up in the County Jail charged with murder. Three of tham have made full confessions. The case against them, apparently, is overwhelming. Their names are Walter C. McAlister, George J. Kerr, William A. Death and Andrew Campbell. McAlister, who is 30 years of age, is a member of the firm of James McAlister & Co., engaged in one branch of silk manufacture. He lived with his father, James McAlister, at 106 Park street. His two sisters, who are utterly prostrated, stand high socially in Paterson and are very popular. George J. Kerr is 41 years old and is married

o his second wife and has children living by her and his first wife. His oldest child is a girl just budding into womanhood. It was his brother, Judge John F. Kerr, who married Mayor Hinchliffe's sister. His father, Hugh Kerr, is one of the noted citizens of Paterson, a man of means and of high character. it was to whom the late Vice-President Hobart, at a great reception in the armory given in Mr. Hobart's honor on his return from St. Louis after receiving the nomination four years ago, referred as "one of the Democrats whom I am delighted to honor." Kerr has two sisters, one of whom is the wife of a prominent Paterson physician. Kerr is a member of the J. P. Dunlevy Company, dealers in paints, and painting contractors.

William A. Death, who is 25, was married only five weeks ago. He is an advertising solicitor. He was a member of Company C, Second New Jersey Volunteers, and served nonorable record in the Spanish War. ds on the sea wall and in the park Andrew Campbell, who is 24 years old and

The Fresident of the Republic came from San Jose and took command of the work of the special states and the state of the s

Then it was that McAlister and Kerr went to the telephone in a little apartment off the bar and called up the Erie Railway station for a cab. Saus remembers the incident of the men going to the telephone, but did not hear what they said. The cabinan who responded was Augustus Sculihorpe who for years has been known about the Eric stutton. He has made a full confession, has been arrested and is now locked up in the lant, although he is held is now locked up in the lant, although he is held.

as a witness only and not is an accessory. By the time Scultherpe got to the salor Poland ! Poland ! Poland ! Poland! is the purest natural spring water in the world.-Ada.